MISSION

To develop and deliver reliable, feature-laden software, quality customer service and the highest quality solutions to our customers, resulting in end user satisfaction, thereby positioning the company as a leading, total solutions provider.

VISION

To be the industry leader in software development within the Caribbean, Central & Latin America region, providing the highest standards in quality, customer service, and software solutions for the financial services sector, and all other related industries.
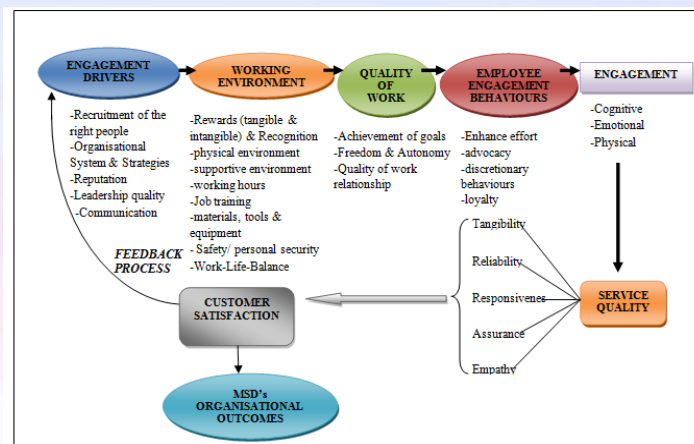
Word from Management

MSD Brand promise: *Committed to customer satisfaction, software excellence, and integrity*. When we refer to customers, we mean internal and external. We strongly believe keeping internal customers satisfied and engaged is the first step towards creating external customer satisfaction and loyalty. According to the Service Profit Chain Harvard Business Review March 1994, this is where it begins.

At MSD, two broad categories of employee survey items were measured in 2014 using the Q12 Statement adapted from the Gallup Organisation, used by Fortune 500 companies to determine internal customer satisfaction and engagement levels: the attitudinal outcomes (satisfaction, loyalty, pride, customer service intent and intent to stay with MSD) and actionable measures for management - the prediction of attitudinal outcomes such as satisfaction, loyalty and pride. Once internal customers are satisfied and engaged, this influences MSD's customer experience and, ultimately, the overall performance of MSD in terms of productivity and overall success.

While internal customers may not necessarily purchase the products or services offered by MSD, the internal customer relationship plays an integral role in our success through the delivery of exceptional support services and overall customer service delivery.

A study was completed by Management in 2014 to determine the levels of internal customer satisfaction and engagement at MSD; identify the impact it had on external Customer Satisfaction and determine the correlations that exist between both. Both scores were mapped and the results illustrated a clear line of sight with employees and how their services contributed to the various dimensions of service quality to the overall satisfaction levels of external customers.

In this Issue

Figure 1 illustrates a model developed by Management in 2014 based on MSD's research.

MSD on the move update

Due to circumstances beyond our control, MSD's move to 3 Gordon Street, Curepe, as announced in our March 2016 Newsletter, has been rescheduled to July 15, 2016. As we draw closer to this date, all of our stakeholders would be duly updated. We give our assurance of a smooth transition as we remain committed to customer satisfaction, software excellence and integrity.

April-June 2016

Figure 1 model demonstrates engagement/ internal customer satisfaction through service delivery specific to MSD. It refers to the important drivers combined with a working environment conducive to work which leads to quality of work. In terms of MSD's physical environment, we are indeed privileged to be at the completion stage of our new and innovative building. The move to the new facilities is expected to take place in July 2016. We strongly believe when employees' quality of work increases, their engagement behaviours at MSD increases which lead to Engagement. When employees are engaged cognitively, emotionally and physically they disburse quality service. This is essential as quality service is measured based on various dimensions. These include tangibility, reliability, assurance, responsiveness and empathy.

MSD understands how critical it is to understand the various dimensions of service based on our intense study in customer satisfaction in the service sector and identified the various dimension of service quality that needs to be continuously monitored and enhanced for continuous engaged behaviours geared towards its external customers for satisfaction and overall organisational outcomes. A basic step to achieving Customer Satisfaction is to understand the customer needs through research, for example customer satisfaction surveys. This is where the feedback process plays an integral part of the organisation as the results of the customer satisfaction survey are then plugged into the organisation through the civility of employees and enhancement of their knowledge for continuous and process improvements that lead to enhanced organisational success. As such, external customers are encouraged to take part in surveys in the future.

Module Corner- Remote Information Access (RIA)

Remote Information Access, also known as RIA, is a simple and easy to use application that is intended to provide an institution's customers with an interface for them to perform simple operations on their account without the need of going to the teller. It is designed to be used on Windows Tablets as well as Touchscreen and Non-Touchscreen Windows machines. The interface is a simple layout that allows the customer to easily navigate and use the application without needing to be instructed or guided in any way. Introduction screen, main menu and transactions menu can be seen in screenshots.

An institution can setup a kiosk with RIA installed and give their customers the opportunity to perform a variety of tasks such as, but not limited to:

- Balance enquiry
- Generating statements
- Transferring funds – Screenshot 2
- Bill payments
- Loan applications

All of these operations and more can be done by the customer, on their own, without ever needing to visit the teller and as a result, can lead to:

- Shorter lines
- Less wait time to perform simple tasks
- Tellers and other staff are less stressed because of mundane tasks
- Happier customer

Screenshot 1- Simple and unintimidating Main Menu
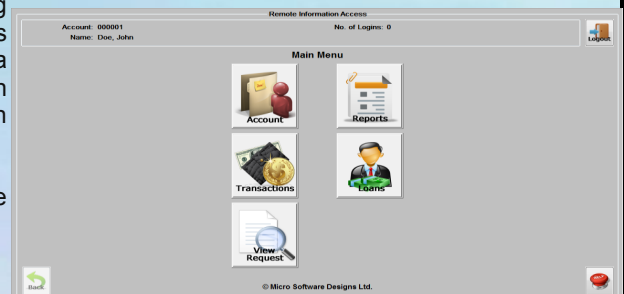
Screenshot 2 – Transfer funds screen. User can transfer funds from one of their accounts to another or to another member.
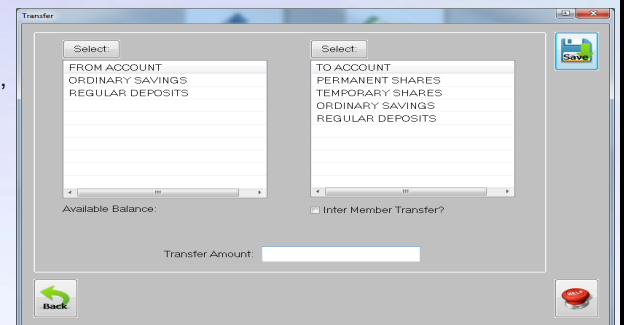
Customer Corner- Deposit Insurance Company (DIC)

Friday 20th May 2016 marked a milestone in MSD's journey. DIC, our last customer on the iBOS application, migrated to Emortelle V9.10. As we bid farewell to this application; please bear in mind that it was developed for a customer whose functionality was outside that which we were accustomed to at the time. This speaks miles for MSD's innovativeness, strength and expertise to take up a challenge and win. What is ironic and remarkable is that, on that said day, I met a lecturer from UWI on the steps of MSD enquiring about a mathematical program for their Engineering Department.......perhaps another challenge here; we'll see. Special thanks to everyone for bringing this migration to fruition.

Staff Corner—Mr. Timothy Crandon, Programmer Analyst

#1 – ACADEMIC ACCOMPLISHMENT

One of MSD's Core Values is the promotion of employees' growth and development by encouraging education and training within an enabling environment. It is with pleasure that the Management and Staff extend our sincerest congratulations to Mr. Timothy Crandon on the attainment of his *Master's in Information Systems Management* from the University of Greenwich (via the School of Business and Computer Science, Trinidad). Mr. Crandon explains that the programme was designed to give an overall view of information technology systems and how their management can be effectively used in the making of business decisions. MSD is certain that this qualification will assist in the implementing of best practices consistent with international standards as we keep to the forefront of current and future technological innovations.

#2 – ADDITION TO THE FAMILY

In March 2016, there was another addition to the MSD Family when Mr. Timothy Crandon welcomed his daughter, Ashleigh Marcela Antoinette Crandon, into the world. Together with her big brother, Mr. Crandon admits there are challenges with raising two small children. He confesses to having to learn to manage time and plan better since a full-time job leaves limited time to spend with the family. He is, however, grateful for the family-oriented setting at MSD. He emphasizes, in addition to loving his job, his Employer aids in the Work/Life Balance (WLB) by allowing the flexibility to attend to the needs of his children, which eases pressure on him. This attests to MSD providing an optimal working environment for its employees such that contented internal customers can promulgate the commitment to customer satisfaction, software excellence and integrity.

Staff Corner—Mr. Shawn Mills, Senior Business Analyst

In February 2016, Mr. Shawn Mills, Senior Business Analyst, extended the MSD Family with the addition of his son, Jabari Mateo Mills. Mr. Mills foresees the challenges he would encounter in raising Jabari in this technological era, particularly with respect to social media, but like a true I.T. person, he already has strict guidelines set out, over and above the tracking software he has earmarked. Mr. Mills looks forward to a clone of himself as far a being a sports aficionado is concerned, with plans for attending a Football World Cup and NBA Finals. As a working parent, Mr. Mills admits to the toss-up with responsibilities, but overcomes this by making the extra effort to spend weekends outdoors with the family. MSD extends sincerest congratulations to Mr. Mills!

Quarterly Quote

" When you understand that life is a test, you realize that nothing is insignificant in your life " ~ Rick Warren

Inspirational Corner

When we get to heaven and look back on our lives, I don't think many of us will say, "I trusted God too much." But many of us will say, "I played it too safe. I spent my time being occupied with too many things and not going for what God said." Trying to live life by your own efforts is like a ship on dry land…just doesn't work very well, because for the ship to get anywhere, it needs to be resting on the water.

In order to enjoy life one needs to learn how to rest in God. Paul knows this: "For I can do everything God asks me to with the help of Christ who gives me strength and power" (Philippians 4:13) .

Just trust me -God

Tech Corner—Digital Signage

Digital signage allows your clients or staff to place their signature on documents generated within the system in real-time. This can be used to produce mail merge documents or signed loan forms with the signature embedded digitally for archiving purposes.

This is done using a Topaz signature pad, which uses an active electromagnetic digitizing pen and tablet or stylus and pressure-sensitive pad, to capture the signature. Signature data is stored as encrypted data which contains the precise path of the pen or a signature image and summary biometric measurements. The most sophisticated method of electronic signature capture uses an active digitizing pen and tablet to record pen events up to several hundred points per second. An electromagnetic field determines pen location, so the possibility of pressure error in the sensor can be eliminated. A benefit of this feature is that the sensor can capture signatures through pads of paper, enabling paper forms or contracts to be signed while one party can retain a simultaneously inked paper copy, if desired.

Health Corner– Leading by example

Regular physical activity is one of the most important things you can do for your health. It can help:

- Control your weight
- Reduce your risk of cardiovascular disease
- Strengthen your bones and muscles
- Improve mental health and many, many more benefits.

Don't let the fear of getting hurt stand in the way of becoming active or boosting your level of physical activity. Simple, brisk walking or even jogging/running is generally **safe for most people.** MSD's General Manager, Mr. Collinsworth Howard, recently joined a running club and lost over 26 pounds in 3 months. He completed the Sea to Sea Marathon (5k) hosted in Tobago on the 21st and 22nd of May, 2016 with a personal best time of 32 minutes, 32 seconds. Now that's 'Leading by Example'!

What occurs twice in a week, once in a year but never in a day?

The letter E